



MONEY BUZZ

Teaching Students to Save



**WORKBOOK: 6th Grade
LESSON 1**

Keeping Track of Your Money

Write the following transactions in your check register. IBC offers free check writing so you will not be charged a fee for the checks you write.

Check Number	Date	Description of Transaction	Payment/Debit	✓	Fee	Deposit/Credit	Balance

On January 15 you open your new checking account with the \$128 from your piggy bank.

1. On January 26 you write check number 101 to The Electric Company for \$35.59.
2. On February 1 you write check number 102 to Joe's Video for \$27.16.
3. For Valentine's Day your grandmother sends you \$25. You put all of it in your checking account.
4. On February 27 you write check number 103 to Jane's Party Supplies for \$62.45.
5. On March 17 you win \$50 at the St. Patrick's Day celebration. You put all of it in your checking account.
6. On April 1 you write check number 104 to the Fiesta Committee for parade tickets. The tickets cost \$14.95.
7. On April 17 you write check number 105 to Fastest Shoes for a new pair of running shoes. The shoes cost \$32.

What is the balance on your account on April 18? _____

Keeping Track of Your Money

Complete the following transactions using the correct forms.

1. You earned \$125.00 over the summer doing lawn work around your neighborhood. You have decided to use this money to open a checking account. On August 15, you complete a deposit slip and record the deposit in your check register.
2. On August 20, you decide you need new clothes for the start of school. You purchase 2 shirts and 2 pants for \$19.99 each. You are charged 8.25% sales tax. The total for your purchase is \$86.56. Write a check to Fashions R Us for the amount.
3. On Saturday, September 5, you go to the mall with friends but need some cash to buy lunch. You use the mall's ATM to withdraw \$20.00. The bank charges you \$3.00 for using the ATM.
4. On September 19, you purchase school supplies. You buy pens, spiral notebooks, and glue for \$12.50. Write a check to Schools Supplies Warehouse for the amount.
5. You receive a check in the mail for \$50.00 from your grandfather for helping him on the farm. You complete a deposit slip and go to the bank to deposit the money into your account.
6. On Sunday, October 5, you decide to go to the movies with friends. You use the ATM at the movie theater to withdraw \$20.00. The bank charges you \$3.00 for using the ATM.
7. On October 15 you use your ATM card to purchase a DVD for \$13.87. This amount includes tax.
8. Your teacher assigned a book report but you don't have a book. On October 29, you go to Books For Everyone to purchase a book. The book costs \$29.99 plus \$2.47 in sales tax. Compute the total cost of the book and write a check for the amount.
9. You realize you do not have the funds to cover the amount of the check to Books For Everyone. On November 1, you go to the bank and deposit \$50.

Unfortunately the bank did not get your deposit in time. The bank charges you a \$25 overdraft fee. What is your balance now?

Checks

DATE _____ 101

PAY TO THE
ORDER OF _____ \$ _____
_____ DOLLARS

 **IBC BANK**
We Do More

FOR _____
⑆72705619 ⑆4728469549 ⑈ 0101 ⑈

DATE _____ 102

PAY TO THE
ORDER OF _____ \$ _____
_____ DOLLARS

 **IBC BANK**
We Do More

FOR _____
⑆72705619 ⑆4728469549 ⑈ 0102 ⑈

DATE _____ 103

PAY TO THE
ORDER OF _____ \$ _____
_____ DOLLARS

 **IBC BANK**
We Do More

FOR _____
⑆72705619 ⑆4728469549 ⑈ 0103 ⑈

Open A Free Minor Savings Account.



We Do More

Member FDIC/International Bancshares Corporation

For more information, visit your neighborhood IBC Bank branch.

For branch locations visit www.ibc.com.

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